

CITY OF GRESHAM
2012- 2013 EMPLOYEE BENEFIT SUMMARY- Police

(The information provided here is a basic summary only and does not include all provisions of each plan.
Official plan documents, Bargaining Unit Contracts and Gresham Administrative Rules will supersede this document.)

BENEFIT	DESCRIPTION		ELIGIBILITY	
1. Medical Plans	<p><u>ODS Base Plan</u> This plan pays 90% after \$300 (\$900 family) deductible if preferred provider used; out-of-pocket maximum after deductible \$500 individual (\$1,000 family). Premium cost share for employees enrolled in this plan. \$1500 annual maximum for chiropractic, acupuncture & naturopathic. Prescription coverage combined with medical deductible and out-of-pocket co-pays. 90 day mail order available.</p> <p><u>ODS Copay Plan</u> A \$250 individual (\$750 family) deductible plan with 80%/20% coinsurance. Copay of \$20.00 for doctor visits (specialists subject to deductible & coinsurance). \$1500 annual maximum for chiropractic, acupuncture & naturopathic . In-network out-of-pocket annual maximum is \$2250 individual (\$4,500 family). Prescription coverage on tiered scale for 34 day supply. 90 day mail order available.</p>	<p><u>Kaiser</u> \$10 copay per office visit (no annual maximum); \$10 copay for chiropractic, naturopathic & acupuncture and \$25 copay per massage therapy (up to 12 visits per calendar year \$1500 benefit maximum). \$10 copay for prescription drugs on an outpatient basis. \$20.00 copay for 90 day supply through Kaiser mail order.</p>	First of the month following hire date. Enrollment forms must be received within 30 days after hire date for benefits to be effective.	
2. Vision Plans	Vision coverage is provided by ODS Vision for ODS medical plan participants. Plan pays 100% of the in-network providers' contracted fee or 100% of the billed charges for out-of-network providers up to a maximum of \$300 every calendar year for those under 19 and every 2 calendar years for those 19 years and older.	<p><u>Kaiser</u> \$10 Copay. \$150 allowance every two years.</p>	First of the month following hire date. Same as medical.	
3. Dental Plans	<p><u>Reliance Standard:</u> You may choose any dentist. In network pays contracted fee. Out of network pays a percentage of usual & customary charges. Annual maximum benefit is \$1,500. Orthodontic coverage included.</p>	<p><u>Willamette Dental:</u> Willamette Dental Group dentists must provide services. Basic services covered at 100% after \$4.00 co-pay. Fees apply for major services. Orthodontic coverage</p>	<p><u>Kaiser:</u> You must use Kaiser dental facilities; \$10 per office visit plus co-payments. No orthodontic coverage.</p>	First of the month following hire date. Enrollment forms must be received 30 days after hire date for benefits to be effective.

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4. Life Insurance and Accidental Death and Dismemberment (AD&D)	The City provides Basic term life insurance for all employees according to the following schedule: 1x annual salary Accidental Death & Dismemberment pays a benefit in addition to Basic Life in the event of accidental death and a benefit for dismemberment. No employee premium charged.	First of the month after hire date. Beneficiary form required to enroll.
5. Long Term Disability	If unable to work and qualified, this policy will provide a benefit in the amount of 60% of monthly base pay to a maximum of \$7,000/month beginning on the 91 st day that you are off work. This benefit is offset by any other disability benefit (e.g. worker's compensation, PERS, social security, etc). No employee premium charged.	First of the month after hire date. Form required for enrollment.
6. Additional Life Insurance	A voluntary term life plan in addition to Basic Life and AD&D. Coverage can be elected for employee or employee and spouse for a minimum of \$10,000 and a maximum of \$300,000 or five times annual salary, whichever is less subject to underwriter's approval. If enrolled within 30 days of initial employment amounts up to \$300,000 for employees and \$100,000 for spouses are not subject to underwriting. Rates are based on age and coverage amount.	May elect at time of hire or at any time during employment. Coverage is effective upon official approval from the insurance company.
7. PERS; Public Employees Retirement System	PERS is a Defined Benefit Retirement Plan. Benefits in PERS are funded from 3 sources; Member contributions (6% of salary), Employer contributions, and earnings from investment of these funds. Employees hired after August 28, 2003 are members of the Oregon Public Service Retirement Plan (a separate program under PERS). <i>The City makes Member contributions as well as the employer contributions.</i>	One time waiting period of 6 months for new members. 5 year vesting period.
8. Deferred Compensation Plan	The City offers a voluntary deferred compensation program sponsored by The Hartford. A full selection of investment options is available. Maximum annual contribution is 25% of annual salary or \$16,500, whichever is less. The employee makes all contributions. Before-tax employee contributions are made by payroll deduction.	Immediate eligibility.
9. Flexible Spending Accounts	The City offers employees the opportunity to participate in three Flexible Spending Accounts. 1) <u>Health Insurance Premium Plan</u> ; allows premium contributions for medical and dental plans to be paid on a pre-tax basis. 2) <u>Medical Spending Account</u> ; Allows employees' pay to be put aside for out-of-pocket medical, dental, vision and prescriptions expenses on a pre-tax basis. 3) <u>Dependent Care Account</u> . Allows a portion of employees' salary to be put be aside for dependent care expenses on a pre-tax basis. Plans 2 and 3 are "use it or lose it" plans.	Eligible upon hire or during annual Open Enrollment periods every year. Employees must re-elect this benefit every year to continue in the program.

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10. HRA/VEBA	<u>Health Reimbursement Plan:</u> An amount equal to 1% of the employee's base salary is contributed by the City to the individual HRA/VEBA account for employees. Funds may be used for pre or post retirement eligible medical, dental, vision and prescription expense, in addition to medical premiums for retirees.	Immediate eligibility
11. Education Assistance	The City will pay for tuition expenses not to exceed public institution and fee amounts for undergraduate courses. Coursework must be work related and eligibility is dependent on department budgeting. Employees must reimburse the City if they voluntarily leave the City within 12 months of the beginning date of the course.	Regular employees that have completed probation.
12. Other Miscellaneous Programs not Administered by the City	<u>Credit Unions:</u> Oregonians (formerly Mt. View Federal Credit Union) and Advantis (formerly PACE Credit Union). <u>Liberty Mutual Insurance Group:</u> A voluntary program for homeowner's and auto insurance. City employees are eligible for a 5% discount off individual rates. <u>Pre-Paid Legal:</u> A voluntary program that provides a variety of legal services for \$14.95 per month and offers an Identity Theft Program for \$12.95. Enrollment in both plans \$24.90. <u>AFLAC:</u> A voluntary supplemental insurance policy to supplement other insurance and pay in case of accident, sickness, disability and cancer.	Immediate eligibility. Enrollment is through the representative for the particular program.
12. Employee Assistance Program	Employee Assistance/Work-Life Program (EAP) is a voluntary, confidential service that provides professional counseling and referral services designed to help with personal, job or family related problems for you and/or your dependents.	Immediate eligibility.
13. Holidays	Included in PTO bank	See contract.
14. Vacations	Police classification is eligible for a Paid Time Program that combines sick leave, holiday and vacation.	See contract.
15. Sick Leave	PTO eligible employees accrue sick leave at the rate of 4 hours per month to be used for an illness lasting more than 3 consecutive days. The PTO bank will be used for an illness lasting less than 3 consecutive days.	See contract.